electronic receipt **1615** from the acquirer systems as well as transaction specific information such as items purchased, price per items, etc.

[0121] Regardless of how or where the electronic receipt is generated, it can be passed to the mobile wallet of the mobile device via the NFC module of the POS device **310**, the gateway **415**, or other acquirer system **312** via the mobile wallet server **335** described above, or via another channel. According to one embodiment, the electronic receipt can be provisioned to the mobile device over the air. For instance, a message can be sent from the POS device **310** and/or merchant system **405** to the mobile wallet server **335** described above. This message can include an identifier available to systems in the chain of creating and providing the receipt. For example, the POS device **310** can acquire the mobile device's unique identifier e.g., phone number, device identifier, device address, etc. via the NFC module of the POS device **310**, by input to the POS device **310** by the user of the mobile device, or in another manner. Alternatively or additionally, the gateway or other acquirer system could determine the identifier for the device, for example from data maintained by an enrollment system **420** as described above. This identifier can then be used to address or identify and route the receipt to the mobile device via the mobile wallet server **335** and/or service provider system **330** as described above. In yet another alternative, the receipt may be passed to another device or computer, other than the mobile device. For example, based on preference or other information of the user which can be maintained by the enrollment server **420** or another system, the gateway **415** or other acquirer system can send the send the receipt to the users personal computer or other device. In such cases, the receipt can later be synchronized or transferred to the wireless device via a USB, wireless, or other connection.

[0122] Once the mobile wallet has received a receipt, the mobile wallet **408** can also be adapted to provide an interface for the user of the mobile device to later view, delete, or otherwise manage electronic receipts. Additionally or alternatively, the mobile wallet **408** of the mobile device **324** can be adapted to sync or transfer the electronic receipts to another device and/or application such as a spreadsheet or financial management application on the user's personal computer. Additionally or alternatively, the mobile wallet **408** of the mobile device **324** can be adapted to provide the receipt or a copy of the receipt, either through a user interface, via the NFC transponder of the mobile device, or in another manner. So, for example, the electronic receipt, once in the mobile wallet **408** can be used to make returns of merchandise, for example by the user of the mobile device selecting the receipt from the wallet and swiping or scanning the mobile device near the NFC transponder of the POS device. The merchant can then use the electronic receipt to process a return. In such a case, the electronic receipt may contain encrypted information supplied by the merchant prior to or during generation of the receipt in order to verify the origin, contents, and/or authenticity of the receipt and prevent tampering with the contents of the receipt.

[0123] It should be noted that, other acquirer systems as described above may be utilized to authorize a transaction. That is, the second acquirer systems can comprise a payments system **425** as illustrated here. In such a case, a request for authorization of the transaction can be sent from the payment system to a financial institution maintaining the financial account. For example, the financial account can comprise a credit account and the financial institution can comprise the issuer of the credit account. In another example, the financial account can comprise a debit account and the financial institution comprises the holder of the debit account. In yet another example, the financial account comprises a demand deposit account and the financial institution comprises the holder of the demand deposit account. An indication of authorization, e.g., an approval message **1610**, electronic receipt, or other message, can be received at the payment system **425** from the financial institution **316**. The indication of whether the transaction is authorized can be sent from the payment system **425** to the first acquirer system, e.g., the gateway **415** based on the indication of authorization from the financial institution **316**. In other cases, the financial account can comprise a stored value account and the second acquirer system can comprise a system maintaining information related to the stored value account such as prepaid system **430**. In such a case, a request for authorization of the transaction can be sent to the prepaid system **430** and an authorization or denial can be provided by the prepaid system **430** in reply. The request and reply can be communicated through the mobile commerce gateway **415** or between the payments system **425** and prepaid system **430** without passing through the gateway **415**. Additionally or alternatively, the financial account can comprise a loyalty account and the second acquirer system can comprise a system maintaining information related to the loyalty account.

[0124] FIG. **17** is a flowchart illustrating a process for handling payments according to one embodiment of the present invention. In this example, the process begins with receiving **1705** at a first acquirer system a communication, i.e., an authorization request, from a point-of-sale (POS) device. The communication can be related to the payment transaction and can include information identifying a financial account from which a payment is requested. A second acquirer for authorizing the payment can be identified **1710** based on the information identifying the financial account. The communication can be sent **1715** to the second acquirer system for authorization of the transaction based on the information related to the financial account. An indication of whether the transaction is authorized can be received **1717** from the second acquirer system. In response to an indication that the transaction is authorized **1720**, an authorization message can be generated **1730** and sent **1735** to the POS device. In response to an indication that the transaction is not authorized **1720**, a denial message can be generated **1725** and sent **1735** to the POS device.

[0125] FIG. **18** is a block diagram illustrating elements of a mobile commerce system for handling payments or transfers between mobile devices according to one embodiment of the present invention. As illustrated here, a system can comprise a wireless communications network **325** and a first mobile device **324** communicatively coupled with the wireless communications network **325**. The first mobile device **324** can be adapted to execute a mobile wallet application **408**, wherein the mobile wallet application **408** can be adapted to maintain at least one set of information related to a first financial account. The system can also include a second mobile device **1810** communicatively coupled with the wireless communications network **325**. The second mobile device **1810** can be adapted to execute a mobile wallet application **1805**, wherein the mobile wallet application **1805** of the second device **1810** can be adapted to maintain at least one set of information related to a second financial account.